Library Visit 9/4/2024

Today during my routine library visit, I am going to do some interdisciplinary research on some past internet archive documents. In this report I am going to recap on some phone discussions and some assessments to asses my educational and vocational aptitudes, as well as some recommendations from outside financial advisors and village accountants.

Educational and Vocational

Based on the Woodcock Johnson from March 30, 2009, it states under formal testing, Information for this evaluation has been collected through daily monitoring on Wilfredo's progress throughout the school year and formal assessment using sub-tests of the Woodcock-Johnson III Test of Achievement, Form A. The assessment was administered on March 30, 2009. He was 2.7 at the time of testing. Wilfredo was compliant and worked hard at all tasks during testing, however he was easily distracted and needed redirection to complete tasks. It does show that my greatest strengths were spelling (114) and Picture Vocabulary (111). To give a further understanding I have decided to research the Woodcock Johnson test. I have found that it is mainly used to, Understand patterns of strengths and weaknesses in academic skills: The Woodcock-Johnson IV Tests of Achievement (WJ IV ACH) provides a comprehensive configuration of tests and clusters across the domains of reading, written language, mathematics, and academic knowledge. It is ideal for some of the following Identifying academic functioning and growth over time Determining relative academic strengths and weaknesses using data to inform educational programming and IEP development.

Based on some further research on educational testing, I have learned the following information. According to the educational testing, | have found that Picture Vocabulary (Woodcock-Johnson III) was my strongest aptitude with a score of 111, and according to another evaluation that was administered around the same time, it notes Wilfredo obtained a standard score of 111 on the Expressive One Word Picture Vocabulary Test. This is significantly higher than his score of 83 in 2008. In 2015 on a similar educational testing evaluation called the WIAT, | have scored the highest on Expressive Vocabulary with a score of 110. According to the description at the time it states the expressive vocabulary component measures speaking vocabulary and word retrieval ability. The student states a word that best describes a given picture and definition.

According to the WIAT III that was administered on March 13, 2018 I was 16 years old and 7 months at the time of testing. It was divided into 6 subsections and a summary. I have included those subsections within this report.

Reading Comprehension

Measures untimed reading comprehension of various types of text, including fictional stories, informational text, advertisements, and how-to-passages. The student may read passages aloud or silently. After each passage, the student orally responds to literal and inferential comprehension questions that are read aloud by the examiner. Wilfredo's performance yielded results indicating performance in the average range (SS 103), suggesting that this is an area of relative strength for him. He appeared to be successful recalling facts by referring directly to words and phrases in the passages. He also demonstrated the ability to use analytical and inferential thinking. Specifically,

Wilfredo was able to identify information that was missing from a passage, required to prove causality.

Writing

Sentence Composition

The Sentence Composition subtest contains two components:

Sentence Combining: Measures sentence formulation skills and written syntactic maturity. The student combines two or three sentences into one sentence that preserves the meaning of the original sentences. Wilfredo's performance yielded results indicating performance in the low average range (SS 83). Wilfredo's sentences were clear, but in a few instances he failed to combine the two sentences into a new sentence with the same meaning. Instead, Wilfredo penned two new sentences or adjusted the meaning of the original sentence.

Sentence Building: Measures sentence formulation skills and written syntactic ability. For each item, the student is asked to write one sentence that uses a target word with appropriate context. Wilfredo's performance yielded results indicating performance in the average range (SS 92). Overall, Wilfredo's sentences were clear and demonstrated good usage, however, for some test items Wilfredo failed to use proper capitalization and punctuation.

Essay Composition

Measure spontaneous, composition writing skills within a 10-minute time limit. Wilfredo's performance yielded results indicating performance in the low average range (SS 81). Wilfredo could not identify a favorite game, and instead chose to write about his favorite authors/books. In terms of organization, the essay did not contain an introduction or a conclusion. The essay contained one transition, three reasons why and one elaboration.

Word Reading

Measures speed and accuracy of decontextualized word recognition. The student reads aloud from a list of words that increase in difficulty. The list of words is read without a time limit. The examiner records the student's progress after 30 seconds and continues administration until the discontinue rule is met or the last item is administered. Connor scored in the average range (SS 96) for this subtest. Wilfredo was able to read words such as momentary, adolescent and synthesis. Wilfredo demonstrated evidence of word attack skills as he offered approximations for syllables of words that he could not accurately decode.

Pseudo word Decoding

Measures the ability to decode nonsense words. The student reads aloud from a list of pseudo words that increase in difficulty. The list of pseudo words is read without a time limit. The examiner records the student's progress after 30 seconds and continues administration until the discontinue rule is met or the

last item is administered. Wilfredo's performance yielded results in the average range (SS 90).

Mathematics

Numeric Operations

Measures untimed, written math calculation skills in the following domains: basic skills, basic operations with integers, geometry, algebra, and calculus. Wilfredo's performance yielded results indicating a performance in the average range (SS 94). Wilfredo was able to solve examples involving basic algebra, multiplication, addition, multiplication and division (Excluding triple-digit multiplication and division), and some basic fraction arithmetic problems. He was not able to solve examples involving multi-step algebra, percentages, factoring, and order of operations.

Math Problem Solving

Measures untimed math problem-solving skills in the following domains: basic concepts, everyday applications, geometry, and algebra. The student provides oral and pointing responses. Wilfredo's performance yielded results indicating a performance in the average range (SS 101). He was able to solve examples involving basic fractions, complementary angles, multi-step word problems that require basic arithmetic, percentages, and decimals. He was not able to solve examples involving multi-step

word problems that require complex arithmetic, rotating geometric shapes, perimeter, and prime numbers.

Summary

This Educational Evaluation was conducted as part of a Reevaluation of a CSE classified student. Wilfredo is a capable learner, whose teacher reports indicate significant challenges in focusing and behaving appropriately in class. Wilfredo's current classification is emotional Disturbance. Wilfredo's current program consists of The Therapeutic Intervention Program (TIP), which covers regents' curricula in class with a 12:1.2 student to teacher ratio. Wilfredo mainstreams with TIP support for physical education, lunch, electives, and Earth Science. Wilfredo scored in the average range for all subtests, except for essay composition, where he scored in the low average range. His greatest strength was in Reading Passages, where he was successful in recalling facts by referring directly to words and phrases in the passages. He also demonstrated the ability to use analytical and inferential thinking. Wilfredo's greatest area of challenge was in essay composition where his essay did not contain an introduction or a conclusion. The essay contained one transition, three reasons why and just one elaboration.

Recommendations The CSE will convene and review all evaluations in order to determine if meet eligibility for continued classification as a student with an educational disability.

Note: I did not include the summary and recommendation from the March 2009 woodcock Johnson evaluation because it has

become useless as time progressed. The recommendations would be helpful if I was 7 years old again.

ACCES VR is an agency that provides sponsorship for vocational and post-secondary education options for colleges that fall under CUNY's tuition rate average. They have referred me to diagnostic vocational evaluation, which was unsuccessful and lead to me not completing the whole DVE, due to behavior concerns. I am not going to dive into the behavior challenges, but I am going to provide the test scores and assessments results, as I feel that it would be most suitable for the purpose of this report.

Diagnostic Vocational Evaluation

As I said I am not going to dive into the behavior challenges, I am going to reference the beginning as I feel it may be important. Mr. Gajda is a 23-year-old who identifies as a white, male currently residing in New Rochelle. On the first day of the evaluation, he explained to evaluator how eager and motivated he was to start. As he started to complete the CAPS assessment, evaluator observed he would get easily distracted by noise.

According to the results of the CAPS assessment it shows the following: I have scored the highest in verbal reasoning, numerical ability, word knowledge and my lowest score was in manual speed. Based off the career value portion my top values were investigative, leadership, and Orderliness.

According to the TABE (Test for Adult Basic Education), it states my grade levels in the following areas, reading, math and language.

Reading

9-12th grade

Math

3rd to 5th grade level

Language

6th to 8th grade level

Financial Advisors Recommendations

I have spoken to 3 notable financial advisors-planners over the past year (2023-2024). I have included their names and advice in this report.

Susan Oruke Recommendations:

| reached out to a local Ameriprise financial advisor named Susan, on the Ameriprise website a couple days before thanksgiving 2023. A week went by and | received an email that she would like to consult with me. | called her back, she asked me some preliminary questions to get a general idea of my financial situation. She also asked me the amount that | am willing to invest, | replied back $1.32, she started to advise me on her

minimums and that she can open an account with $500 the least. She also advised me that to keep my funds with my bank, that products that she offers include risk. She mainly suggested keeping my funds in savings or FDIC insured products, until | have a satisfactory amount to take on risk.

Paul Haggaty Recommendations:

Spoke with him earlier this month, while researching for a financial planner. When | called him | started inquiring about money market funds, he let me explain my objectives and risk tolerance as a conservative investor who prefers short term investment horizon products, due to my uneasiness with market volatility or market risk. He explained to me that he doesn't recommend any money market funds at this time because they maybe promising now, but the rates will decrease in the near future. He stated he has been suggesting bond or bond portfolios to his clients. He suggested treasury bonds. | mentioned that | used to have a bond portfolio with Sofi. He asked me what my take from it was. | replied that | found it to be less risky than equity portfolios. He gave me a brief overview on one of his products, which was out of my budget, that | am looking to invest. He didn't seem to be pushy about it nor any of his fees. He asked me how much | am willing to invest, he informed me that it would be hard to invest those small amounts, and asked whether or not | asked about my banks money market accounts. | asked what it was and how it is similar to SPAXX. He replied that it is interchangeable that a money market fund like SPAXX is a security that | either buy or sell, and a money market fund | withdraw similar to a regular checking or savings account.

Financial Advisor Recommendations:

| emailed a financial advisor from Conte Wealth Lena RizKallah for some suggestions on my financial situation. She responded back and asked some questions like my age, household size, and questions about my risk tolerance, level of liquidity within my assets and my objectives and expectations. Based off my responses she recommended, that | use discount brokerage firms like fidelity, Charles Schwab, E*TRADE and any robo advisory platforms out there as that seems like the best solution for my current situation. As far as the charitable remainder trust, she doesn't know why it would be necessary because it is usually for individuals with highly appreciated assets who want to avoid taxes and receive a lifetime income stream, she recommended that | speak with an attorney regarding my course of action.

I also spoke to the National Gift Annuity foundation

Alexandra Sedor Recommendation:

Spoke at the beginning of the month as we agreed the end of last year. During our communication we spoke about some historical documents that | sent her, that my intentions were to use them as illiquid asset to fund my deferred charitable gift annuity. She informed me in a constructive way that | can't use the historical documentation to fund my deferred gift annuity because technically | don't own them, the institutions that send them to me owns them as their property. They can't establish and fund a gift annuity on my behalf because of tax implications and the risk of them losing their 501c3 status. Even if they are able to National Gift Annuity Foundation won't be able to pay me until | reach the age of 55, majority of other organizations have their minimum age at 65. She asked me about my objectives-goals, |

replied that | want to have a carryover tax deduction and have an income stream. She informed me that with the national gift annuity foundation, | can only have a carryover deduction for up to 5 years. She recommended and explained the process for a charitable remainder trust. The process includes writing or drafting it up, getting a tax number for it and finding a place to administer it. The foundation could possibly be assistance with establishing it, but it is more of getting the boards of directors approval.